

COMMUNITY 1ST BANK

	CPP Disbursement Date 01/16/2009	Cert 58191	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$154	\$155	0.3%		
Loans	\$78	\$70	-10.2%		
Construction & development	\$10	\$5	-44.1%		
Closed-end 1-4 family residential	\$2	\$1	-4.3%		
Home equity	\$1	\$1	15.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-58.8%		
Commercial & Industrial	\$10	\$8	-16.5%		
Commercial real estate	\$52	\$51	-1.3%		
Unused commitments	\$11	\$9	-16.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$60	\$62	3.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$11	\$15	34.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$138	\$140	1.4%		
Deposits	\$131	\$138	5.7%		
Total other borrowings	\$6	\$1	-83.8%		
FHLB advances	\$5	\$1	-80.0%		
Equity					
Equity capital at quarter end	\$16	\$15	-8.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	9.6%	--		
Tier 1 risk based capital ratio	17.6%	17.9%	--		
Total risk based capital ratio	18.9%	19.1%	--		
Return on equity ¹	-28.7%	-5.9%	--		
Return on assets ¹	-3.1%	-0.6%	--		
Net interest margin ¹	3.7%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	24.9%	27.0%	--		
Loss provision to net charge-offs (qtr)	167.7%	17.8%	--		
Net charge-offs to average loans and leases ¹	4.4%	4.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	61.0%	33.0%	0.0%	1.3%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	7.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	10.8%	0.0%	0.0%	0.0%	--
Commercial & Industrial	4.2%	3.4%	1.0%	1.1%	--
Commercial real estate	7.0%	4.9%	1.5%	1.3%	--
Total loans	13.0%	6.7%	1.1%	1.2%	--